



# ZERO SILVER HEALTH PLAN

Average monthly premiums for a 30 year old	<b>\$301.50</b>
<b>IN-NETWORK</b>	
HSA eligible	No
Calendar year medical deductible	<b>\$0 Individual \$0 Family</b>
Calendar year pharmacy deductible	<b>\$5,500 Individual \$11,000 Family</b>
Calendar year out of pocket maximum	<b>\$7,000 Individual \$14,000 Family</b>
Primary Care	FREE Direct Primary Care
Specialist office visit	\$50 copay
Laboratory services	\$50 copay
Physical, occupational and speech therapy	\$50 copay
Mental health office visits	\$50 copay
X-rays & diagnostic imaging	\$50 copay
MRIs & advanced imaging	\$100 copay
Outpatient facility	\$750 copay
Outpatient professional	\$500 copay
Inpatient hospital	\$2000 copay per day for a max of 2 days
Generic drugs	\$5 copay or less
Preferred brand drugs	\$25 copay or less
Non-preferred brand drugs	\$200 copay or less
Specialty drugs	50% coinsurance after pharmacy deductible
Emergency room visits	\$250 copay
Urgent care	\$100 copay
Emergency medical transportation	\$750 copay